A house move needs a date, but it does not need to be a date that leaves your family short of cash. The safest way to set a moving timeline is to work backwards from the costs, protect your emergency fund first, and check whether the monthly saving needed is realistic in an ordinary month and a bad one.

That means treating your moving money and emergency money as two different jobs. Your **savings target** pays for planned costs. Your **emergency fund floor** protects essential spending when something goes wrong, such as a boiler repair, a drop in income or an unexpected childcare bill.

If your first-choice date only works by dipping into that floor, it is probably too soon. A later date, a lower-cost move or a different saving plan may be safer than relying on everything going perfectly.

Start by separating the moving fund from your emergency fund

It is tempting to look at your total savings and think, "We have enough to move." But that figure can be misleading if it includes money you rely on for emergencies. Give each pot a clear purpose before setting a date:

- **Emergency fund:** money for urgent, unplanned costs or a loss of income.
- **Moving fund:** money for known costs linked to the move, such as a van, removals or a rental deposit.
- **Other goal savings:** money already earmarked for a different planned expense, such as replacing a car or paying an annual bill.

A separate savings pot can help you keep the moving fund distinct. An instant-access savings account may suit money you will need soon, because it can be reached without waiting for a fixed-term account to mature. Check the account's access rules, interest rate and any withdrawal restrictions before choosing it.

The account is not the important part, though. The boundary is. If the removal quote rises, the plan should not quietly turn into "we'll borrow from the emergency fund and put it back later". Only count money towards the move if it is genuinely available for that goal.

Set an emergency fund floor based on essentials

Your emergency fund floor is the minimum amount you decide not to use for planned spending. It should reflect your household's essential costs and circumstances, rather than a figure chosen because it sounds reassuring.

Start by listing the costs you would still need to meet if income fell or an urgent problem arose. Depending on your household, these might include:

- housing costs, such as rent or mortgage payments;
- council tax and essential household bills;
- basic food and transport;
- childcare needed to keep working;
- minimum debt repayments and essential insurance; and
- regular costs for children or other dependants.

Then consider how long you might need the fund to cover those essentials. There is no single floor that suits every family. A household with secure income and few dependants may set a different floor from one with variable hours, self-employment, health needs or a single main earner.

For example, if your essential spending is £2,100 a month and you choose a floor equal to two months of essentials, that floor would be £4,200. That is an illustration, not a universal rule. You might choose a larger amount if your income is less predictable or if replacing lost income would take time.



Make the floor a clear number. If your emergency savings are £5,000 and your floor is £4,200, only £800 is potentially available for the move—assuming it is not already committed elsewhere. If using that £800 would leave you unable to manage a known risk, keep it protected too.

Name and date the goal

A vague intention such as "save for a move" is hard to plan around. Give the goal a name and a date, for example: *Move to a two-bedroom rental by September 2027*. Naming the goal helps you keep it separate from other priorities. Dating it turns it into a plan you can test.

Write down what the date means. Is it the date you hope to get the keys, the date you need to leave your current home, or the point by which you want the money ready? These are not always the same. A rental move may involve a deposit and first month's rent before moving day; a purchase may have several costs due at different stages.

Once you have a rough date, work backwards. List the costs, estimate when each one must be paid and calculate how much needs to be saved each month. If the date only works on paper because you have left no room for delays or surprises, revise it now rather than hoping to make up the difference later.

Research the true total cost of moving

Do not plan from one headline figure, such as the van hire or the deposit. A house move often brings several smaller costs together, and those are easy to miss when you are comparing dates.

For a rental move, check what your landlord or agent will require and when. For a home purchase, ask your conveyancer and mortgage provider which costs apply to your situation and when they fall due. Check current official guidance on GOV.UK for relevant rules, such as tenancy deposit protections, and use MoneyHelper for practical information about budgeting and housing costs. Neither replaces a quote or advice specific to your transaction.

Build a list that fits your move. Possible costs include:

- rental deposit, rent in advance or purchase-related fees;
- removal company or van hire, fuel and parking;
- cleaning, storage or temporary accommodation;
- utility connection or account costs, where applicable;
- basic repairs, decorating or replacement items;
- childcare or time off work on moving days; and
- small but easy-to-forget expenses, such as meals while the kitchen is packed, nappies, parking permits or new uniforms if the move changes your journey or school arrangements.

Ask providers for written quotes where possible, and check what is excluded. A removal quote may not include packing materials, extra stops, difficult access or waiting time. A rental budget may need to account for overlapping rent if the dates do not line up neatly.

Include a contingency, not just the quoted total

Once you have a realistic estimate, add a contingency for costs that may change or emerge. The right amount depends on the kind of move and how firm your quotes are. A simple approach is to add a percentage to uncertain costs, or to list likely risks and put a specific amount beside each one.

For instance, if the move is £3,000 based on current estimates, you might add £300 for likely variations and set a £3,300 savings target. That £300 is a planned cushion for the move; it is not a replacement for your emergency fund. Keep the two pots separate.

Use the numbers to test your moving timeline

Here is a simple **housing** example. Suppose your estimated moving costs are:

Cost Estimate Deposit and rent in advance £2,000 Van, fuel and parking £450 Cleaning, packing and small essentials £250 Contingency £300 **Total savings target £3,000**

If you have £600 already saved specifically for the move, you still need £2,400. As a plain example, £2,400 in 12 months = £200 a month. If you want to move in eight months, the same gap would mean £300 a month.

That calculation is only useful if the monthly figure fits your household budget. Compare it with what you can save after essentials and other commitments, not with an optimistic amount you have never managed to set aside. Also check when the money is needed: if a deposit is due before moving day, the full target may need to be ready earlier.



Sanity-check the plan against a bad month

A plan that works only when every month is smooth is fragile. Before choosing the date, test it against a bad month: perhaps your car needs a repair, your heating bill is higher than expected, a work shift is cancelled or childcare costs rise temporarily.

Ask yourself:

- Can we still pay essentials and save something if one unexpected bill arrives?
- Would we have to use the emergency fund below its floor to stay on schedule?
- Could we pause contributions for a month without missing a payment or losing the move?
- Is there enough time to rebuild the moving pot if a quote changes?

If the answer is no, adjust the plan before committing. You could move the date back, reduce optional costs, look for a cheaper transport or storage option, or make the target in stages. Avoid counting uncertain money—such as a possible bonus, a future sale or a family gift—as though it has already arrived.

Money Trumpet can be one place to explore practical budgeting ideas, but use your own actual figures to make the decision. A calculator or budgeting template cannot know which costs are essential for your family or how much risk you are comfortable carrying.

Choose between a fixed date and a flexible window

Some moves have a firm deadline, such as a tenancy ending or a school place starting. Others allow more flexibility. If your date is not fixed, set a target window—for example, “between June and September”—and decide what needs to be true before you book the move.

Your readiness conditions might be:

1. The moving fund has reached the full target, including contingency.
2. The emergency fund remains at or above its floor after planned payments.
3. Quotes and key dates have been checked again.
4. The monthly budget can handle the new housing costs, not just the moving day.

That last check matters. A move can increase ongoing costs through rent, council tax, commuting, childcare or utilities. Compare the likely monthly household budget before you settle on a date. A move that is affordable to *child benefit how much* complete may still be difficult to sustain.

Review the plan regularly, without moving the goalposts silently

Check your savings progress once a month. Update the costs if quotes change, and record any money taken out of the moving pot. If your circumstances change—such as a new childcare bill or a change in income—recalculate the monthly amount rather than assuming you will catch up later.

If the date needs to shift, that is useful information, not a failure. Keep the goal's name and update the date openly: "Move by December 2027" is a clearer plan than leaving an unrealistic September target in place. If you do use part of the emergency fund for a genuine emergency, prioritise rebuilding it before treating that money as available for the move again.

A safer date is one your household can afford in real life

To choose a house-move date without risking your buffer, first protect an emergency fund floor based on essential spending. Then name and date the move, research the full costs, add a contingency and calculate the monthly savings needed. Finally, test that amount against a bad month and check the ongoing housing budget.

Your target date does not have to be the soonest possible date. It should be a date that gives you a credible route to the savings target while leaving your emergency money intact. If the maths does not work, move the date—not the boundary around your family's safety net.